

September 15, 2014

SENT VIA FIRST CLASS MAIL

Dear

We are writing to inform you of a recent incident that involved your personal data that is maintained by CMFG Life Insurance Company.

We do not believe there is a realistic risk of harm to you. CMFG Life Insurance Company ("CMFG Life") takes the protection and proper use of your information very seriously. We are in the process of addressing this situation.

**What Happened?**

CMFG Life contracts with CHCS Services, Inc. ("CHCS") to process CMFG Life's long-term care claims, billing and collection. On September 3, 2014, we received notice that CHCS had inadvertently included some of your personal information on a spreadsheet that was sent to one of its other corporate customers during system testing. CHCS advised us that this incident occurred on July 15, 2014. The information included your full name, address, policy number, Social Security number, date of birth, health information and policy payment information.

CHCS has advised us that the customer representatives who received your information handle personal information as part of their job responsibilities and understand the importance of protecting such data. CHCS is in the process of obtaining certifications from these individuals indicating that they destroyed the data, and it was not further distributed, printed or copied.

Because the information was received by individuals who handle personal information in their professional capacity and have a duty to protect the information, we do not believe it is likely that this incident will result in harm to you.

**Here's What We Are Doing To Protect You.**

As a precaution, and to help relieve any concerns you have following this incident, CMFG Life has secured the services of AllClearID to protect your identity for one year at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time through September 15, 2014. You may sign-up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by calling 1-866-979-2595 using the following redemption code: 1330775915.

AllClear SECURE: The team at AllClear ID is ready and standing by if you need help protecting your identity. You are automatically eligible to use this service – there is no action required on your

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part. If a problem arises, simply call 1-866-979-2595 and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

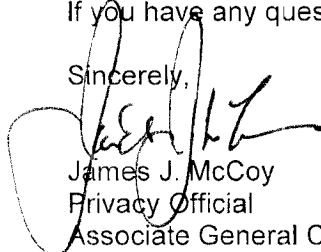
AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID.

In addition to offering you the services provided by AllClear ID, we are providing you with the enclosed information about Identity Theft Protection.

We sincerely apologize for this incident, and we are taking the necessary steps to prevent a future occurrence. Our approach to technology systems, procedures, and the training of our people are driven by the desire to protect your data at all times. We trust that the quality and reliability of the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

If you have any questions or concerns, please contact me at 800-356-2644, Ext. 6657050.

Sincerely,



James J. McCoy  
Privacy Official  
Associate General Counsel

cc: Dan Raddock  
Assistant General Counsel  
Vermont Department of Financial Regulation  
89 Main Street  
Montpelier, VT 05620-3101

## **Information about Identity Theft Prevention**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Under Vermont law, you are entitled to a free copy of your credit report every 12 months from the three national credit reporting agencies listed below.

**Equifax**, P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)

**Experian**, P.O. Box 2104, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion**, P.O. Box 2000, Chester, PA 19022, 1-800-916-8800, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission**, Consumer Response Center

600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**Vermont Attorney General**, 802-656-3173 (800-649-2424 toll free in Vermont only). <http://www.atg.state.vt.us>.

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

**Equifax:** 1-800-525-6285, [www.equifax.com](http://www.equifax.com),

**Experian:** 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion:** 1-800-680-7289, [www.transunion.com](http://www.transunion.com)

**Credit Freezes:** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.*

If you have Internet access and would like to learn more about how to place a security freeze on our credit report, please visit the Vermont Attorney General's website at <http://www.atg.state.vt.us/issues/consumer-protection/identity-theft.php>.

You may also get information about credit freezes by contacting the credit bureaus at the following addresses:

**Equifax**, P.O. Box 105788, Atlanta, GA 30348, [www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalDInfo.jsp](http://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalDInfo.jsp)

**Experian**, P.O. Box 9554, Allen, TX 75013, [www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

**TransUnion**, Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790,  
[www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page](http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page)

If you do not have Internet access but would like to learn more about how to place a credit freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3173 (800-649-2424 toll free in Vermont only).